

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Kenneth Roach
Karen J Roach
Debtor(s)

Case No. 15 B 34304

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2015.
- 2) The plan was confirmed on 12/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 10/23/2017.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$7,729.91.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$25,801.03
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$25,801.03

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,052.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,174.83
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,226.83

Attorney fees paid and disclosed by debtor: \$350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
America's Leader of Creative Educat	Unsecured	4,853.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	150.00	150.55	150.55	0.00	0.00
Ashro	Unsecured	36.29	NA	NA	0.00	0.00
AT&T Mobility II LLC	Unsecured	0.00	904.01	904.01	904.01	0.00
City of Chicago Department of Revenue	Unsecured	689.82	1,013.22	1,013.22	1,013.22	0.00
Convergent Outsourcin Inc.	Unsecured	414.33	NA	NA	0.00	0.00
Cook County Health & Hospital	Unsecured	40.00	NA	NA	0.00	0.00
Credit Union 1	Unsecured	2,870.74	4,122.00	4,122.00	0.00	0.00
Credit Union 1	Secured	1,250.00	7,062.41	6,719.00	6,719.00	352.97
Credit Union 1	Unsecured	NA	0.00	343.41	343.41	0.00
Credit Union 1	Unsecured	0.00	529.57	529.57	529.57	0.00
Enhanced Recovery Company	Unsecured	217.47	NA	NA	0.00	0.00
IC System	Unsecured	721.66	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Priority	1,000.00	561.82	561.82	561.82	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	220.47	220.47	220.47	0.00
Malcom S Gerald and Associates	Unsecured	100.00	NA	NA	0.00	0.00
MCSI	Unsecured	100.00	NA	NA	0.00	0.00
Medical Business Bureau	Unsecured	100.00	NA	NA	0.00	0.00
Midnight Velvet	Unsecured	430.58	430.58	430.58	430.58	0.00
Municipal Collections Of America	Unsecured	0.00	200.00	200.00	200.00	0.00
Nicor Gas	Unsecured	365.00	370.33	370.33	370.33	0.00
Penn Credit	Unsecured	100.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	947.58	7,093.23	7,093.23	7,093.23	0.00
PRA Receivables Management	Unsecured	421.49	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	0.00	143.46	143.46	143.46	0.00
Quantum3 Group	Unsecured	0.00	744.55	744.55	744.55	0.00
RJM Acquisitions LLC	Unsecured	151.12	NA	NA	0.00	0.00
Sunrise Credit Services	Unsecured	20,315.11	NA	NA	0.00	0.00
Transworld Systems Inc	Unsecured	1,055.00	NA	NA	0.00	0.00
Wells Fargo Bank	Unsecured	0.00	947.58	947.58	947.58	0.00
Wells Fargo Bank	Secured	213,214.00	262,217.47	262,217.47	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Wells Fargo Bank	Secured	9,300.00	75,987.64	9,300.00	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$262,217.47	\$0.00	\$0.00
Mortgage Arrearage	\$9,300.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$6,719.00	\$6,719.00	\$352.97
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$278,236.47	\$6,719.00	\$352.97
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$561.82	\$561.82	\$0.00
TOTAL PRIORITY:	\$561.82	\$561.82	\$0.00
GENERAL UNSECURED PAYMENTS:	\$17,212.96	\$12,940.41	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,226.83</u>	
Disbursements to Creditors	<u>\$20,574.20</u>	
TOTAL DISBURSEMENTS :		<u>\$25,801.03</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/26/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.